law in 1934 but did not care to work as a lawyer. Instead, after a brief stint as a civil servant in Washington, he joined the Work Projects Administration's Federal Writers' Project, writing radio scripts.

Soon he was acting in radio soaps. Usually, he was the voice of the gangster.

He served a year in the Army Air Corps but was discharged after a year because of perforated eardrums.

He landed his own TV show at the beginning of the television age, the pioneering "Studs Place" but lost it after a few seasons when he was blacklisted during the dreaded McCarthy era.

In the early 1950s, he hooked up with WFMT, a new arts station in Chicago. It was the start of a great partnership. His syndicated radio talk show, "The Studs Terkel Program," ran on WFMT every weekday from 1952 to 1997—45 years.

He played a sports reporter in the 1988 film "Eight Men Out," about the Chicago Black Sox scandal of 1919. And he continued to write almost to the day he died.

He was, said an obituary by the Associated Press, "an old rebel who never mellowed, never retired, never forgot, and 'never met a picket line or petition' he didn't like."

What made him so good? Bob Minzeshimer, a USA Today reporter who knew him, said:

He had the listening skills of a psychologist, the timing of a comic, the curiosity of a scholar, and the gravelly voice of a boxing promoter.

He wrote with honesty, empathy, eloquence, and humor. Above all, he wrote with real respect for the people he interviewed.

As the writer for the Economist said, "Talking to Mr. Terkel, the copyboy or the short-order clerk or the welfare mother felt, at last, like somebody. They counted; they had possibilities."

His first book, "Giants of Jazz," was published in 1957. Nearly a decade passed before he wrote another, but it was worth the wait. "Division Street," released in 1966, contrasted rich and poor along that same Chicago street and won him international recognition.

Studs' best known book, "Working," was published in 1974. In 1999, a panel of judges organized by the Modern Library, a book publisher, ranked "Working" as No. 54 on its list of the top 100 best English language works of the 20th century. He won a Pulitzer Prize in 1985 for "The Good War: An Oral History of World War II."

Among his other books are "Hard Times: An Oral History of the Great Depression"; "American Dreams: Lost and Found"; "The Great Divide: Second Thoughts on the American Dream"; "Race: How Blacks and Whites Think and Feel About the American Obsession"; "Coming of Age: The Story of Our Century by Those Who've Lived It"; "Will the Circle Be Unbroken? Reflections on Death, Rebirth"; "Hope Dies Last: Keeping the

Faith in Difficult Times"; "Touch and Go"; and his final book, "P.S. Further Thoughts from a Lifetime of Listening." They just released it last week. It was at his bedside when he passed away.

He received so many awards: a Peabody Award for excellence in journalism; the National Book Foundation Medal for contributions to American letters; the Pulitzer Prize for his book "The Good War"; the Presidential Humanities Medal; the National Medal of Humanities; the Illinois Governor's Award for the Arts; and the Clarence Darrow Commemorative Award.

He was the only white writer to be inducted into the International Literary Hall of Fame for Writers of African Descent at Chicago State University.

But the recognition that meant the most to him didn't come from the media. It was comments from people he worked with, people whose eyes he opened. Like the man who stopped him on the Michigan Avenue bridge and told him that after reading the words of Delores Dante in "Working," he was never going to be rude to a waitress again.

Besides Chicago, the other great love of Studs Terkel's life was his wife Ida, with whom he shared a happy marriage for 60 years until she passed away in 1999.

Mischievous to the end, Studs said he wanted to be cremated and have his ashes mixed with Ida's, and he wanted them both to be scattered in Bughouse Square. "Scatter us there," he said. "It's against the law (so) let 'em sue us."

In "Touch and Go," Studs Terkel worried that our Nation suffered from "a national alzheimer's disease," as he said it, and a lack of historical perspective that made government the perceived enemy.

He believed that government ought to stand up for the little guy and hold the powerful accountable. He believed it because he had seen it before

There would never be a good time to lose Studs Terkel but now seems like a particularly bad time for such a loss. Our economy is in crisis. Real people are hurting. Ordinary people who worked hard all their lives are watching their savings disappear. Millions of Americans are losing their jobs and their homes. They are seeing hundreds of billions of their tax dollars handed out to banks and to Wall Street, and I guess they are wondering: Is anybody in Government listening to them?

In these hard times, in this rare lameduck session of Congress, we in the Senate would do well to follow Studs Terkel's example: to listen not only to the wealthy and well connected but also to the quiet hopes and concerns of everyday Americans. As Studs Terkel showed in his immortal works, those everyday Americans are the soul and real strength of America.

Our condolences go out to Studs' and Ida's son Dan and to all who knew and loved Studs Terkel.

He stood only 5 feet 5 inches tall, with a slouch that made him look even shorter. But in Chicago and so many other places, Studs Terkel was a giant; and he will be greatly missed.

Mr. President, I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. SCHUMER. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

## ECONOMIC RECOVERY ACT

Mr. SCHUMER. Mr. President, I rise to speak about the Economic Recovery Act, which is a comprehensive stimulus package. We need it. Our Nation needs this. It is a much needed shot in the arm for our ailing economy. When the economy is ailing, there are two choices: We can choose the path of, say, Herbert Hoover and say: Government should not be involved, let an ideological straitjacket tie us up-We know what happened then-or we can choose the course economists on the left, the middle, and the right have said we should choose, which is we need a major stimulus package to get the economy going.

I would have hoped we would have made the choice to help this economy and help the millions of Americans who are worried. Hundreds of thousands have lost their jobs, millions more are worried about losing their jobs, and tens of millions see every week that the paycheck does not stretch as far as it did.

We face an economic crisis of a scale and scope that we have not experienced in 25 years, if not longer. By every measure we are headed toward a cliff. We are in the midst of the greatest housing crisis since the Great Depression. Unemployment has been rising rapidly and is expected to hit levels we have not seen at least since the early 1980s

States and localities face massive budget shortfalls that may force them to raise property taxes unless Federal assistance is delivered. Families are running harder just to stand still, seeing their incomes shrink while their costs, especially their food and energy costs, are far greater than they were 1 year ago.

The credit contraction that has spread from the financial system to average households has pummeled American businesses in every part of the country, businesses big and small. Not even the most optimistic among us can argue that our economic problems will take care of themselves.

The question before us is: What are we, as stewards of the public trust, going to do? I believe the answer is clear: The Federal Government should, it must, provide an economic stimulus to Main Street as we have to Wall

Street. It must be significant and substantial and it must be targeted at our most pressing needs.

The plan before us does that. It will prime the pump of America's job machine, by fast-tracking \$13.5 billion of investment into our Nation's infrastructure which forms the bedrock of our economy. It will help the States avoid the difficult decision to raise property taxes; you cannot do that now. But some of them may have no choice because they have budget shortfalls. But we can avoid that terrible choice by delivering \$40 billion in emergency fiscal aid through the FMAP.

The stimulus package before us will jump start renewable energy production by making major investments in the technologies that will not only help America become energy independent but will make us a global leader in the next generation of fuel-efficient vehicles.

Importantly, this bill will also resuscitate small business lending. We all know small businesses are the engine of our economy. But small businesses have been overlooked in the financial rescue efforts to date.

So working with my friend and colleague from Massachusetts, Senator KERRY, we have worked to include provisions in this stimulus package that will throw our small businesses a life vest to weather this storm so they can emerge from it as leaders in job creation.

Small businesses generally rely heavily on loans from banks to build inventory, meet their payroll consistently, and fuel the growth of the business. These loans have all but dried up, threatening the survival of car dealerships, mom-and-pop pharmacies, restaurants and shops all across the Nation.

The Federal Reserve recently reported that 75 percent of domestic banks said they had tightened their lending standards for small-business loans, 75 percent. At the same time, 70 percent of the lenders told the Fed that they would charge more for those loans. According to the New York Times in an August opinion poll, two-thirds of entrepreneurs told the National Small Businesses Association that their companies had been hurt by the credit crunch.

Traditionally, Small Business Administration loans have filled this gap. But chronic underfunding of the SBA under the Bush administration and its outdated fee structure have greatly reduced lender participation and undermined the valuable function that SBA lending could play during this credit crisis.

In October alone, the number of loans made under SBA's largest loan program dropped over 50 percent compared to the same month last year. So the economy desperately needs this shot in the arm.

And SBA's loan program is cut in half. What foolishness. Why do we not

change it? That is why Senator KERRY and I fought to include in the economic stimulus package provisions that will modernize the SBA and jump start lending to small business.

Our bill provides \$615 million to support \$22.5 billion in zero-fee loans to small businesses under the 7A and 504 programs. Providing zero-fee loans will deliver needed relief to small business on Main Street during Wall Street's financial crisis.

The bill also provides \$1 million to support \$10 million in new microloans for small businesses and \$4 million for critical technical assistance for these new "micro" borrowers.

In sum, our Nation needs this stimulus package, not just for the small businesses or the large businesses across the Nation but for the American families who have faced devastating hits to their wealth and economic security. We need to build a platform from which we can emerge from this credit crisis as a global leader in energy and innovation and high-paying job creation. I strongly urge the passage of this proposal.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. BARRASSO. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. CARDIN). Without objection, it is so ordered.

The Senator is recognized for 10 minutes.

Mr. BARRASSO. Thank you very much, Mr. President.

## MEDICARE

Mr. BARRASSO. Mr. President, today I come to the floor to tell the Nation a story, and it is the story of a Wyoming doctor, a doctor by the name of Randy Johnston. He is an ophthalmologist who practices in Cheyenne, WY. He is very qualified. He is very capable. He is also a good friend.

The reason I come to tell you this story is because, like many doctors across the country, Randy takes care of people on Medicare, and occasionally in his practice as an ophthalmologist he gives shots to people on Medicare. As a matter of fact, there is a picture of Dr. Johnston on the front page of the American Medical News. This is an article dated November 10, written by Jane Cys, and it shows Dr. Johnston in his office in Cheyenne getting ready to give a shot.

Well, in the past, Randy would buy the drugs that his practice uses and then bill the patients for the treatment. The drugs that Randy uses are typically injected, but under this Part B Medicare drug program some are infused through a patient intravenously right into the vein.

Two years ago, Randy enrolled in a new program created by the 2003 Medi-

care Modernization Act. This Medicare Part B program was called the Competitive Acquisition Program—CAP is the phrase they use. It was designed to give doctors a choice in the way they administer the drugs.

Under the program, the doctor would first see the patient, then order the medicine from a Government vendor, then get the medicine, and then give the injection.

Well, the way it worked is, Medicare would then pay the vendor for the drugs. Medicare also would bill the patient if there was a copay or a premium the patient owed. Randy was only responsible to bill Medicare for the actual treatment of the patient, not for the medicines.

Congress and the Centers for Medicare and Medicaid Services hailed this new program as a way to alleviate administrative burdens and reduce Medicare costs—a good idea. Doctors could now spend more of their time with their patients rather than serving as drug purchasers and bill collectors.

Randy signed up for the program early, and the program that was passed as part of the 2003 bill finally got started in 2006. Randy thought it made good sense for him, good sense for his patients. Some of his Medicare patients could not afford to pay for their office-administered drugs, and Randy saw great potential in this new program. He could transfer the Medicare billing part of it to someone equipped to handle the administrative redtape, and this freedom would leave him more time to focus on practicing medicine.

The program has now been in place for 3 years. What are the results? Well, only 4,200 doctors signed up for the program. You may ask, why is that? Dr. Johnston can tell you, and this article in the American Medical News explains it very well. Administrative hassles, burdensome drug transportation and storage rules, and vendor delivery problems—and that is just to name a few

For example, the Government rules require doctors to give patients the drugs only in the facility where the vendor delivered the medicine—no exceptions, none. This requirement prevented doctors from moving drugs between their main office and a part-time satellite office they may have in another community.

Washington bureaucrats simply do not understand what a burden this policy can be in rural and frontier communities. Seniors living in rural States such as Wyoming often have to travel great distances—hundreds of miles—to see a specialist like Dr. Randy Johnston. This program, with good intentions, clearly was not designed to meet the unique needs facing rural patients and health care providers who work tirelessly to serve their patients.

Dr. Johnston was also required to order the drugs for a specific individual patient by name. He was not allowed to restock a general office supply to use on multiple patients.